

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA
PITTSBURGH DIVISION**

In re:

EDWARD F. FISHER, JR.
SUSAN D. FISHER
Debtor(s)

Case No. 16-22569JAD

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 07/12/2016.
- 2) The plan was confirmed on 09/14/2016.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1328 on 04/21/2017.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 07/23/2021.
- 6) Number of months from filing to last payment: 60.
- 7) Number of months case was pending: 65.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$116,345.38.
- 10) Amount of unsecured claims discharged without payment: \$222,626.80.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor \$151,982.70
Less amount refunded to debtor \$0.00

NET RECEIPTS: \$151,982.70

Expenses of Administration:

Attorney's Fees Paid Through the Plan \$12,357.35
Court Costs \$0.00
Trustee Expenses & Compensation \$7,406.74
Other \$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$19,764.09

Attorney fees paid and disclosed by debtor: \$500.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ADVANCED AUTO PARTS	Unsecured	4,567.94	NA	NA	0.00	0.00
ALLY FINANCIAL(*)	Secured	10,757.00	10,783.20	10,783.20	10,783.20	1,556.70
BANK OF AMERICA NA**	Unsecured	3,343.00	3,343.11	3,343.11	170.67	0.00
BANK OF AMERICA NA**	Secured	148,487.69	143,379.05	0.00	79,458.34	0.00
BANK OF AMERICA NA**	Secured	0.00	1,288.88	1,288.88	1,288.88	0.00
BANK OF AMERICA**	Secured	7,078.14	0.00	0.00	0.00	0.00
BANK OF AMERICA**	Unsecured	1,761.00	NA	NA	0.00	0.00
CAN CAPITAL ASSET SERVICES INC	Unsecured	16,884.64	16,884.64	16,884.64	861.96	0.00
CAPITAL ONE AUTO FINANCE**	Secured	10,442.01	10,192.46	10,063.19	10,063.19	2,169.19
CAPITAL ONE BANK (USA) NA BY A	Unsecured	2,918.00	2,918.36	2,918.36	148.98	0.00
CAPITAL ONE BANK (USA) NA BY A	Unsecured	296.00	296.72	296.72	15.15	0.00
CITIZENS BANK NA(*)	Secured	24,936.56	25,304.97	0.00	12,453.78	0.00
CITIZENS BANK NA(*)	Secured	0.00	187.65	187.65	187.65	0.00
CITIZENS BANK NA(*)	Unsecured	415.76	NA	NA	0.00	0.00
CLEARVIEW FCU**	Unsecured	5,951.00	5,838.64	5,838.64	298.06	0.00
CRAIG AND RENEE SCHOENFELDER	Unsecured	5,734.60	NA	NA	0.00	0.00
DEPARTMENT STORES NATIONAL B	Unsecured	1,257.00	1,257.26	1,257.26	64.18	0.00
DISCOVER BANK(*)	Unsecured	2,542.00	2,609.53	2,609.53	133.22	0.00
DUQUESNE LIGHT COMPANY*	Unsecured	74.93	NA	NA	0.00	0.00
ERIE INSURANCE GROUP	Unsecured	288.98	NA	NA	0.00	0.00
ERIE INSURANCE GROUP	Unsecured	396.02	NA	NA	0.00	0.00
ERIE PATHOLOGY ASSOCIATES	Unsecured	0.00	NA	NA	0.00	0.00
FIRST COMMONWEALTH BANK*	Unsecured	1,368.59	NA	NA	0.00	0.00
JPMORGAN CHASE BANK NA	Unsecured	1,478.00	NA	NA	0.00	0.00
OLIVERIO BUICK	Unsecured	1,361.86	NA	NA	0.00	0.00
PADGETT BUSINESS SERVICES++	Unsecured	465.00	NA	NA	0.00	0.00
PEOPLES NATURAL GAS CO LLC*	Unsecured	857.04	857.04	857.04	43.75	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	1,339.00	1,339.51	1,339.51	68.38	0.00
RAINEATER OF PITTSBURGH	Unsecured	272.00	NA	NA	0.00	0.00
REPUBLIC SERVICES	Unsecured	390.95	NA	NA	0.00	0.00
RONDA J WINNECOUR TRUSTEE/CLI	Priority	NA	0.00	8,423.86	8,423.86	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
SANTANDER CONSUMER USA**	Unsecured	0.00	NA	NA	0.00	0.00
SPENCERS SERVICE CENTER	Secured	17,000.00	0.00	0.00	0.00	0.00
SPENCERS SERVICE CENTER	Unsecured	126,785.36	165,011.89	165,011.89	0.00	0.00
STATION AUTO PARTS	Unsecured	152.81	NA	NA	0.00	0.00
TIRE CENTERS INC	Unsecured	718.54	NA	NA	0.00	0.00
VERIZON++	Unsecured	3,167.93	NA	NA	0.00	0.00
WELCH GOLD & SIEGEL PC	Unsecured	1,408.17	1,408.17	1,408.17	71.89	0.00
WEST ALLEGHENY SD & N FAYETTE	Unsecured	0.00	NA	NA	0.00	0.00
WEST ALLEGHENY SD & N FAYETTE	Unsecured	0.00	0.00	0.00	0.00	0.00
WEST ALLEGHENY SD & N FAYETTE	Priority	2,715.56	3,950.95	3,950.95	3,950.95	0.00
WEST ALLEGHENY SD & N FAYETTE	Priority	NA	NA	NA	0.00	0.00
WEST PENN POWER*	Unsecured	924.50	129.89	129.89	6.63	0.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$91,912.12	\$0.00
Mortgage Arrearage	\$1,476.53	\$1,476.53	\$0.00
Debt Secured by Vehicle	\$20,846.39	\$20,846.39	\$3,725.89
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$22,322.92	\$114,235.04	\$3,725.89
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$12,374.81	\$12,374.81	\$0.00
TOTAL PRIORITY:	\$12,374.81	\$12,374.81	\$0.00
GENERAL UNSECURED PAYMENTS:	\$201,894.76	\$1,882.87	\$0.00

Disbursements:

Expenses of Administration	<u>\$19,764.09</u>
Disbursements to Creditors	<u>\$132,218.61</u>
TOTAL DISBURSEMENTS :	<u>\$151,982.70</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 12/02/2021

By: /s/ Ronda J. Winnecour

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.